

GOLD CANYON BANK

	CPP Disbursement Date 06/26/2009	Cert 58066	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$60	\$45	-24.5%		
Loans	\$28	\$27	-3.3%		
Construction & development	\$3	\$2	-27.1%		
Closed-end 1-4 family residential	\$2	\$6	194.1%		
Home equity	\$4	\$3	-32.4%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-38.0%		
Commercial & Industrial	\$4	\$3	-20.2%		
Commercial real estate	\$10	\$10	-8.3%		
Unused commitments	\$3	\$3	-16.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$9	344.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$0	-100.0%		
Cash & balances due	\$3	\$2	-34.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$57	\$44	-23.0%		
Deposits	\$57	\$44	-22.9%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$2	\$1	-61.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	3.9%	1.9%	--		
Tier 1 risk based capital ratio	6.5%	2.9%	--		
Total risk based capital ratio	7.8%	4.2%	--		
Return on equity ¹	-66.2%	-184.0%	--		
Return on assets ¹	-3.0%	-5.0%	--		
Net interest margin ¹	2.3%	2.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	30.3%	25.6%	--		
Loss provision to net charge-offs (qtr)	0.0%	289.7%	--		
Net charge-offs to average loans and leases ¹	2.0%	1.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	6.0%	0.0%	4.3%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.2%	0.0%	--
Commercial & Industrial	5.8%	4.8%	0.0%	0.0%	--
Commercial real estate	15.7%	23.6%	0.0%	1.2%	--
Total loans	7.4%	13.1%	0.5%	0.4%	--